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sources and civil data sources and providing the information retrieved in the universal card billing statement.

10. A method for a cardholder to effectuate a transaction utilizing a universal card and to access at least one data source, the method comprising:

obtaining identification of the cardholder from the universal card being issued by a transaction card processing center and including a plurality of domains of usage;

obtaining from the cardholder the domain of usage for the transaction;

determining if there are multiple accounts that can be used for the domain of usage obtained from the cardholder;

if there are multiple accounts that can be used for the domain of usage, obtaining from the cardholder an account identification to be used for the transaction;

obtaining from the cardholder a request of information to be accessed from the data source by the transaction card processing center;

transmitting an authorization request to the transaction card processing center, the authorization request comprising the identification of the cardholder, the domain of usage, the request of information, and the account identification if required;

processing the authorization request to provide a transaction authorization status to the cardholder;

selectively accessing the data source in response to the transaction authorization status;

receiving from the transaction card processing center the transaction authorization status;

if the transaction authorization status is an authorized status, completing the transaction for the cardholder using the transaction method and providing the requested information accessed from the data source;

sending a transaction complete message to the transaction card processing center;

recording the transaction on a database at the transaction card processing center;

updating the database at the transaction processing center;

and

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providing for the cardholder a selectively accessible display of the transaction completed with the universal card, the display being accessible from the transaction card processing center and accessing the database whereon the transaction has been recorded for displaying the transaction recorded on the database.

11. The method of claim **10** wherein the database is selected from the group consisting of an individual cardholder database, an individual vendor database, a health database, an individual security database, an individual financial database, a civic database, an information database, a general database, an individual credit score database, and a domain detail database.

12. The method of claim **10** wherein the data source is selected from the group consisting of debit/credit grantors, health data and sources, identification records, civil and police, banks and brokers, voter registrar, libraries, census and contracts.

13. The method of claim **10** further including selectively displaying for the cardholder a display of the transaction completed with the universal card, the display being accessible from the transaction card processing center and accessing the database whereon the transaction has been recorded for displaying the transaction recorded on the database.

14. The method of claim **13** further including selectively printing the transaction presented on the display in response to utilizing a printer being in communication with the display.

15. The method of claim **10** wherein the domain of usage is selected from the group consisting of retail, health care, financial, security, information and civil.

16. The method of claim **15** wherein the civil data source includes information selected from the group consisting of library information, civil license information, property deed information, access information, and state records information.

17. The method of claim **15** wherein the health data and sources data source includes one of health care information and financial information regarding healthcare insurance.

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